PATENT APPLICATION



UNITED STATES PATENT AND TRADEMARK OFFICE

Shigeru NAKAGAWA et al.

Group Art Unit: 3626

Application No.: 10/083,566

Examiner:

R. Morgan

Filed: February 27, 2002

Docket No.: 112103

For:

VEHICLE INSURANCE PREMIUM CALCULATION SYSTEM, ON-BOARD

APPARATUS, AND SERVER APPARATUS

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the reference listed on the attached PTO-1449. One copy of the reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- \bowtie This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date of this non-CPA application, OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.
- \boxtimes 2. An English language partial translation of the non-English language reference is attached hereto.

Respectfully submitted

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JAO:JOC/dmr

Date: April 28, 2005

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DEPOSIT ACCOUNT USE **AUTHORIZATION** Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461

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Form PTO-1449 (REV. 8-83) PATENT & TRADEMARK OFFICE (Use several sheets if necessary) APR 2 8 7005 US Dept. of Commerce PATENT & TRADEMARK OFFICE			ATTY II 112103	ATTY DOCKET NO. 112103		APPLICATION NO. 10/083,566		
				APPLICANTS Shigeru NAKAGAWA et al.				
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		U.S. PA	TENT DOC	UMENTS		, ,		
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	<u></u>	OTHER DOCUMENTS (Include	ling Author,	Title, Date, Pertinent Pages, etc.)		<u> </u>		
	1.	"Current of Accident Insurance Market in the West" (with partial translation); pages 190-207; February 4, 1993.						
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Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Date: April 28, 2005